

**Bank of America**



**Home Loans**

*Payoff Department, Mail Stop TX2-981-03-13  
7105 Corporate Drive  
Plano, TX 75024-4100*

**From:** Name: ABATES3  
  
**To:** Name: Attn:jessica Quinlan  
Fax Number: 1-312-453-2857  
Voice Phone:

**Number of pages including this cover page:** 3  
**Date and time of transmission:** August 8, 2011

**IMPORTANT MESSAGE REGARDING PROPERTY LOCATED AT:  
3903 Green Jade Dr**

The following pages contain the requested payoff information and instructions.

In an effort to expedite and more efficiently process your payoff request, please follow the four easy steps below:

1. Write the loan number and borrower's name or property address on the check (ex. XXXX-X, Smith)
2. Place the payoff check on top of any accompanying support documents.
3. Do not staple the actual check to any accompanying support documents.
4. All correspondence and requests for **release documents** should be sent to:

Customer Service  
CA6-919-01-41  
PO Box 5170  
Simi Valley, CA 93062-5170

**Do NOT send payoff funds to this address.**

If there is an error with this transmission, or it is incomplete, please call 1-800-669-6607 for assistance.

THIS MESSAGE IS INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY TO WHICH IT IS ADDRESSED AND MAY CONTAIN INFORMATION THAT IS PRIVILEGED, CONFIDENTIAL OR EXEMPT FROM DISCLOSURE UNDER APPLICABLE LAW. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR AGENT RESPONSIBLE FOR DELIVERING THE MESSAGE TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE NOTIFY US IMMEDIATELY BY TELEPHONE, AND DESTROY THIS DOCUMENT.

THANK YOU.

DMDFAXCR 7451 06/15/2007

**Bank of America**

Home Loans

Payoff Department, Mail Stop TX2-981-03-13  
7105 Corporate Drive  
Plano, TX 75024-4100

**PAYOFF DEMAND STATEMENT**

**Statement Void After  
September 8, 2011**

Statement Date  
August 8, 2011

**Bank of America, N.A.**  
**Loan No.:** [REDACTED]

ATTN: JESSICA QUINLAN  
XX  
XX  
XX 99999

**Name & Property Address:**  
Edward Longoria  
Antionette Longoria  
3903 Green Jade Dr  
Spring, TX 77386

Faxed to: 1-312-453-2857

(CONV-15YR)

<b>PAYOFF</b>	Principal Balance as of 05/07/2011	\$48,839.48
<b>CALCULATION</b>	Interest from 05/07/2011 to 09/08/2011	1,219.52
	Uncollected Late Charges	58.32
<b>Total Amount Required to Release Lien (As of September 8, 2011)</b>		<b>\$50,117.32</b>

*AMENDED DEMAND STATEMENTS ARE SENT AUTOMATICALLY IF THE TOTAL AMOUNT DUE INCREASES BEFORE SEPTEMBER 8, 2011.*

**INTEREST CALCULATIONS**

Adjustable rate mortgage loans may have more than one interest rate in effect during the period in which this demand statement applies. Amended demand statements are sent automatically if the total amount due increases before September 8, 2011.

Daily Interest <sup>1</sup>	From	To	Interest Rate
9.8348	05/07/2011	09/08/2011	7.3500

<sup>1</sup>Daily Interest = Principal Balance x Interest Rate ÷ 365

**PAYOFF INSTRUCTIONS**

Payoff funds must be made payable to **Bank of America, N.A.** and will be accepted by **WIRE** or **CERTIFIED FUNDS ONLY**. They **MUST** reference the **Bank of America, N.A. loan number, property address** and **borrower's name** in the OBI (Originator Beneficiary Information) field of the wire transfer or on the face of the check and must be sent per the instructions below. Failure to do so may cause delays resulting in additional interest due or the return of the funds to the remitter. Funds received after 4:00 p.m. Central Time may be posted the following business day.

**Wire Funds to:**

Beneficiary Bank: Bank of America  
ABA Routing #: [REDACTED]  
Beneficiary Acct Name: MRC  
MRC Account #: [REDACTED]  
Reference: Edward Longoria  
Loan Number: [REDACTED]

**Mail CERTIFIED Funds to:**

Bank of America, N.A.  
Attention: Payoff Department, Mail Stop TX2-981-03-13  
7105 Corporate Drive  
Plano, TX 75024-4100

**PLEASE DO NOT SEND CERTIFIED FUNDS TO THE WIRE FUNDS INSTRUCTIONS ABOVE AS CERTIFIED FUNDS MUST BE PROCESSED IN OUR PAYOFF DEPARTMENT.**

This communication is from Bank of America, N.A., the servicer of your home loan.

Please call 1-800-669-5833 for updated payoff information within 24 hours of submitting funds.

For Internal Use Only: 0

See following page for important information.

S310L1 11944 03/30/2010

Bank of America, N.A.

Loan No: [REDACTED]

Statement Date:

August 8, 2011

Statement Void After:

September 8, 2011

**IMPORTANT INSTRUCTIONS ON PAYMENT OF SHORTAGE**

If the payoff amount actually received by Bank of America, N.A. to pay off your loan is insufficient to pay the amount due as described in this statement, we may treat your payment as an instruction to deduct the shortage from any refund you would receive of monies from your escrow account. We will not do this, however, if (i) the shortage is greater than \$2,000.00, or (ii) you have instructed us not to do so. You may contact our Customer Service Department for this purpose at 1-800-669-6607.

**PAYOFF OVERAGES**

If Bank of America, N.A. receives funds greater than the amount required to pay off your loan, we will automatically process the overage within 14 days after payoff and return the excess amount to you. **If an address change is being submitted on behalf of the borrower, the form MUST be signed by the borrower for the address change to take effect.**

**BANKRUPTCY DISCHARGE**

If you have received a discharge of this debt in a bankruptcy, you have no personal obligation to repay this debt. However, the lender may still foreclose on your property if the debt is not paid as required by the loan documents. This payoff statement is provided at your request and for your convenience. This is not an attempt to collect a debt that has been discharged, nor a demand for payment.

**ADDITIONAL INFORMATION**

**The payoff amount indicated in this statement is subject to change for various reasons, including but not limited to the following:**

- We may not have posted a recently submitted payment; (Please **DO NOT** place a stop payment on any check.)
- A fee may be assessed if a payment is returned unpaid by your financial institution for any reason;
- Additional or anticipated fees and costs may be incurred relating to collection, foreclosure, bankruptcy, or other defaults on your loan;
- Adjustments may be required to reflect disbursements made by, or payments owed to, your prior lender if the servicing of your loan was transferred to Bank of America, N.A.;
- Late charges may be assessed for delinquent payments received after: 08/17/2011;
- Funds may be deducted from your escrow account to pay taxes, insurance or other escrow items that become due.